

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Shawn M. Frederick Beers  
 Debtor

Case No. 18-14110-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv  
Form ID: 309IPage 1 of 2  
Total Noticed: 31

Date Rcvd: Aug 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2018.

db Shawn M. Frederick Beers, 6520 1st Ave, Allentown, PA 18106-9301  
 tr +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14125507 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 14125508 Gregory L Beers, 6520 1st Ave, Allentown, PA 18106-9301  
 14125509 JH Portfolio, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
 14125510 KML Law Group, 701 Market St, Ste 5000-BNY Mellon Independence Center, Philadelphia, PA 19106-1538  
 14159943 M&T BANK, c/o Stern & Eisenberg PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400  
 14125513 +M&T Ban, 1 Fountain Plz, Buffalo, NY 14203-1495  
 14162378 +M&T Bank, c/o KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312  
 14125514 M&T Bank Mortgages, 1 Fountain Plz, Buffalo, NY 14203-1420  
 14125516 #Penn Credit Corp, PO Box 988 916 S 14th St., Harrisburg, PA 17108-0988  
 14125517 Upper Macungie Township, 8330 Schantz Rd, Breinigsville, PA 18031-1510

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: feldmanfiling@rcn.com Aug 02 2018 02:37:11 LYNN E. FELDMAN, Feldman Law Offices, 221 N. Cedar Crest Boulevard, Allentown, PA 18104  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 02 2018 02:37:29 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 02 2018 02:37:53 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 02 2018 02:37:43 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14125505 EDI: BANKAMER.COM Aug 02 2018 06:18:00 Bank Of America, PO Box 2278, Norfolk, VA 23501-2278  
 14125506 E-mail/Text: bankruptcy@cavps.com Aug 02 2018 02:37:51 Cavalry Portfolio Services LLC, PO Box 27288, Tempe, AZ 85285-7288  
 14127286 E-mail/Text: bankruptcy@cavps.com Aug 02 2018 02:37:51 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14128045 E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Aug 02 2018 02:37:50 KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, OH 44144-2338  
 14125511 EDI: CBSKOHLS.COM Aug 02 2018 06:18:00 Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115  
 14125512 EDI: RESURGENT.COM Aug 02 2018 06:18:00 LVNV Funding, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115  
 14174657 EDI: RESURGENT.COM Aug 02 2018 06:18:00 LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14164107 E-mail/Text: camanagement@mtb.com Aug 02 2018 02:37:24 M&T Bank, P.O. Box 840, Buffalo, NY 14240  
 14125515 EDI: MID8.COM Aug 02 2018 06:18:00 Midland Funding LLC, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 14126584 +EDI: RMSC.COM Aug 02 2018 06:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM MILLER\*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, Reading, PA 19606-2265

TOTALS: 0, \* 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-4

User: dlv  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2018 at the address(es) listed below:

CHRISTOPHER M. MCMONAGLE on behalf of Creditor M&T BANK cmcmonganle@sterneisenberg.com, bkecf@sterneisenberg.com  
LYNN E. FELDMAN on behalf of Debtor Shawn M. Frederick Beers feldmanfiling@rcn.com  
REBECCA ANN SOLARZ on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 6

**Information to identify the case:**

Debtor 1	Shawn M. Frederick Beers	Social Security number or ITIN xxx-xx-3061
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 6/21/18
Case number: 18-14110-ref		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Shawn M. Frederick Beers	
<b>2. All other names used in the last 8 years</b>	aka Shawn M Beers, aka Shawn Marie Frederick Beers	
<b>3. Address</b>	6520 1st Ave Allentown, PA 18106-9301	
<b>4. Debtor's attorney</b> Name and address	LYNN E. FELDMAN Feldman Law Offices 221 N. Cedar Crest Boulevard Allentown, PA 18104	Contact phone (610) 530-9285 Email: <a href="mailto:feldmanfiling@rcn.com">feldmanfiling@rcn.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM MILLER* Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfemail@FredReigleCh13.com">ecfemail@FredReigleCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 8/1/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 28, 2018 at 01:30 PM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 10/27/18</b> <b>Filing deadline: 8/30/18</b> <b>Filing deadline: 12/18/18</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of 717.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/11/18 at 09:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	